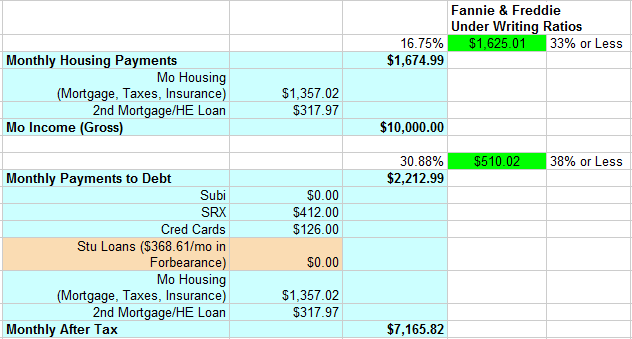
Calice Family Budget & Financial Outlook for 2010

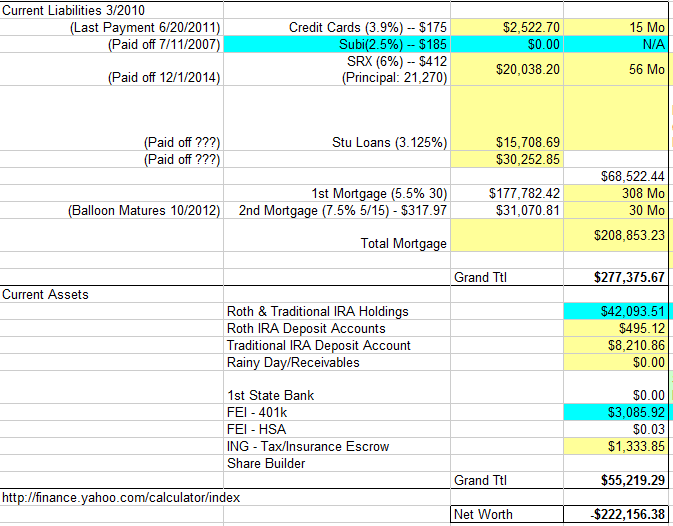
## Outlook

2010



2009 

2010 (March)



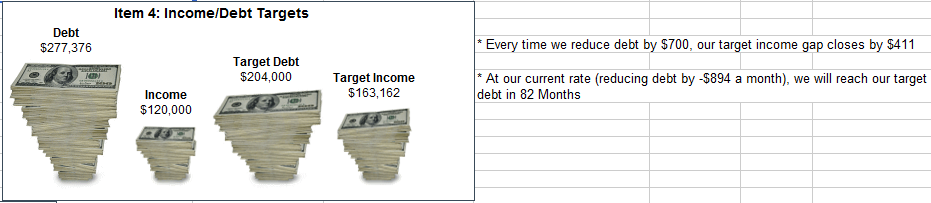
2009 (December)



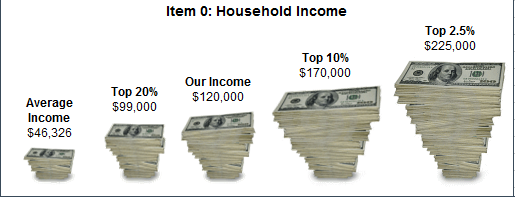
## Dashboard

### Income/Debt Targets

* How to accumulate $1.2 million in savings by age 65 and have no debt   
  (Charles J. Farell)



### Household Income

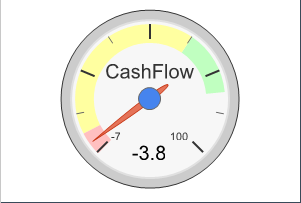


### Auto Debt, Credit Cards, Retirement Savings

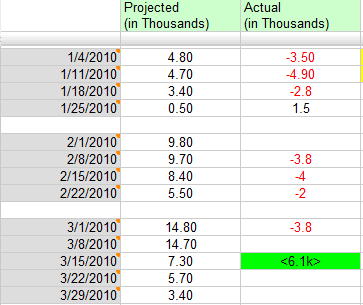


## New Metric: Cash flow





Dashboard Cash flow Tab

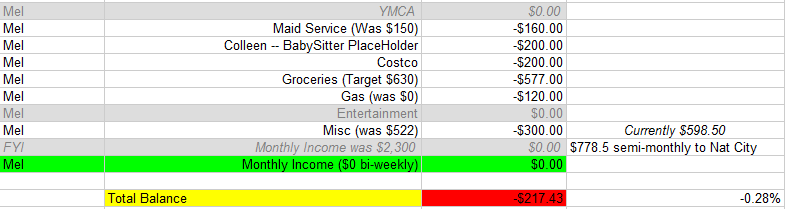


## Budget

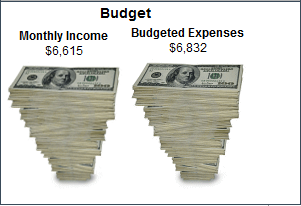
### Tony



### Melissa



### Income to Expense Bar Chart

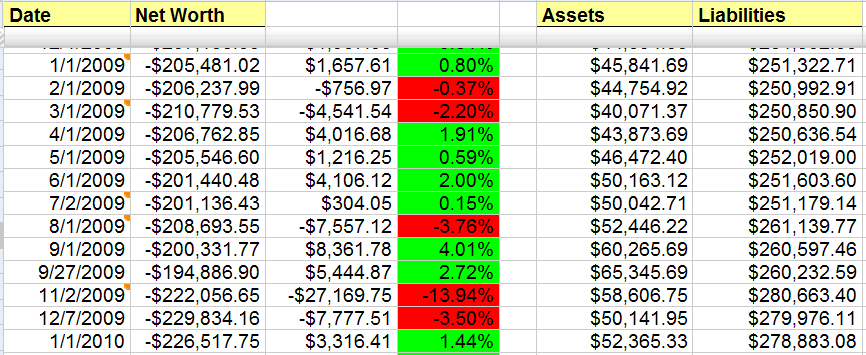


## Net worth (2009)

Overall Decrease: -$21,036.73

Assets Increased: $6,523.64

Liabilities Increases: -$27,560.37



## Projections

### Savings – $5,400

#### Rainy Day (0)

2008 Amount: $1,097.77

2009 Increase: $1,408.61 (178%)

2009 – Actual: 0

2010: $0

#### 401k (5,400)

2009 Increase: $2,066.97

2010 Increase by: $5,400 (260%)

### Debt -- Reduce by $9,029.68

#### Credit Card (1,840.58)

2008 Pay down: $1,344.92 (Reduced Credit Card Balance by 24%)

2009 Pay down: $1,187.51 (Reduce Credit Card Balance by 28%)

2009 – Actual Pay down: $ 1,406.8 (Reduced Credit Card Balance by 33% of Debt)

2010 Pay down: $1,840.58 (Reduce Credit Card Balance by 64%)

6/2011 – No Credit Card Debt



#### 2nd Mortgage (1,395.72)

(ABN: $282.42) 2006 Pay down: $222.25 (0.6% of loan)

2008 Pay down: $1,385.33 (4.1% of loan)

2009 Pay down: $5,300.79 (16.5% of loan) (31,322.36)

2009 Actual Pay down: $ 1,179.86 (3.6% of loan)

2010 Pay down: $1,395.72 (4.5% of loan)

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| 1/1/2010 | 317.97 |  |  | 195.76 | 122.21 | 31,200.15 |
| 2/1/2010 | 317.97 |  |  | 195.00 | 122.97 | 31,077.18 |
| 3/1/2010 | 317.97 |  |  | 194.23 | 123.74 | 30,953.44 |
| 4/1/2010 | 317.97 |  |  | 193.46 | 124.51 | 30,828.93 |
| 5/1/2010 | 317.97 |  |  | 192.68 | 125.29 | 30,703.64 |
| 6/1/2010 | 317.97 |  |  | 191.90 | 126.07 | 30,577.57 |
| 7/1/2010 | 317.97 |  |  | 191.11 | 126.86 | 30,450.71 |
| 8/1/2010 | 317.97 |  |  | 190.32 | 127.65 | 30,323.06 |
| 9/1/2010 | 317.97 |  |  | 189.52 | 128.45 | 30,194.61 |
| 10/1/2010 | 317.97 |  |  | 188.72 | 129.25 | 30,065.36 |
| 11/1/2010 | 317.97 |  |  | 187.91 | 130.06 | 29,935.30 |
| 12/1/2010 | 317.97 |  |  | 187.10 | 130.87 | 29,804.43 |

#### 1st Mortgage (2,311.34)

2008 Pay down: $4,932.88 (2.7% of loan)

2009 Pay down: $2,374.70 (1% of loan)

2009 Actual Pay down: $31.23 (0% of loan) (refinanced to 5.5%)

Payment Reduced from $1,229.77 to $1,022.02

2010 Pay down: $2,311.34 (1.3% of Loan)



#### Car Payment (3,482.04)

2010 Pay down: $3,482.04 (17% of Loan)

|  |  |
| --- | --- |
| 1/1/2010 | $20,657.17 |
| 2/1/2010 | $20,348.46 |
| 3/1/2010 | $20,038.20 |
| 4/1/2010 | $19,726.39 |
| 5/1/2010 | $19,413.02 |
| 6/1/2010 | $19,098.09 |
| 7/1/2010 | $18,781.58 |
| 8/1/2010 | $18,463.49 |
| 9/1/2010 | $18,143.80 |
| 10/1/2010 | $17,822.52 |
| 11/1/2010 | $17,499.64 |
| 12/1/2010 | $17,175.13 |